

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
PB-969-C

Eisenberg Gold & Agrawal, P.C.
William E. Craig, Esquire
1040 Kings Highway North #200
Cherry Hill, NJ 08034
Attorney for Prestige Financial Services, Inc.



Order Filed on May 8, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

STEPHANIE M. STROTHER

Case No. 23-11777

Adv. No.

Hearing Date: 4-9-25

Judge: (CMG)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: May 8, 2025


Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

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Debtor: Stephanie M. Strother

Case No: 23-11777

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Prestige Financial Services, Inc. (“Prestige”), with the appearance of Yakov Rudikh, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Prestige is the holder of a first purchase money security interest encumbering a 2016 Nissan Rogue bearing vehicle identification number JN8AT2MV7GW153743.**
- 2. That the Debtor’ account has arrears through March 2025 in the amount of \$1,235.54.**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above by making her regular monthly payment of \$372.59 plus an additional \$205.92 (for a total monthly payment of \$578.51) for the months of April through September 2025.**
- 4. That commencing April 2025, if the Debtor fails to make any payment to Prestige within thirty (30) days it falls due, Prestige shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Prestige must be listed as loss payee. If the Debtor fails to maintain valid**

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Debtor: Stephanie M. Strother

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insurance on the vehicle, Prestige shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.

- 6. That the Debtor is to pay a counsel fee of \$449.00 to Prestige Financial Services, Inc. through her Chapter 13 Plan.**

In re:
Stephanie M Strother
Debtor

Case No. 23-11777-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 08, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2025:

Recip ID	Recipient Name and Address
db	+ Stephanie M Strother, 307 Wimbeldon Ct, North Brunswick, NJ 08902-4227

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan H. Katz	on behalf of Creditor Governor's Pointe Condominium Association Inc. jkatz@beckerlawyers.com
Richard Abel	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: May 08, 2025

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Prestige Financial Services Inc. wcraig@egalawfirm.com,
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

Yakov Rudikh

on behalf of Debtor Stephanie M Strother rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yruudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 9